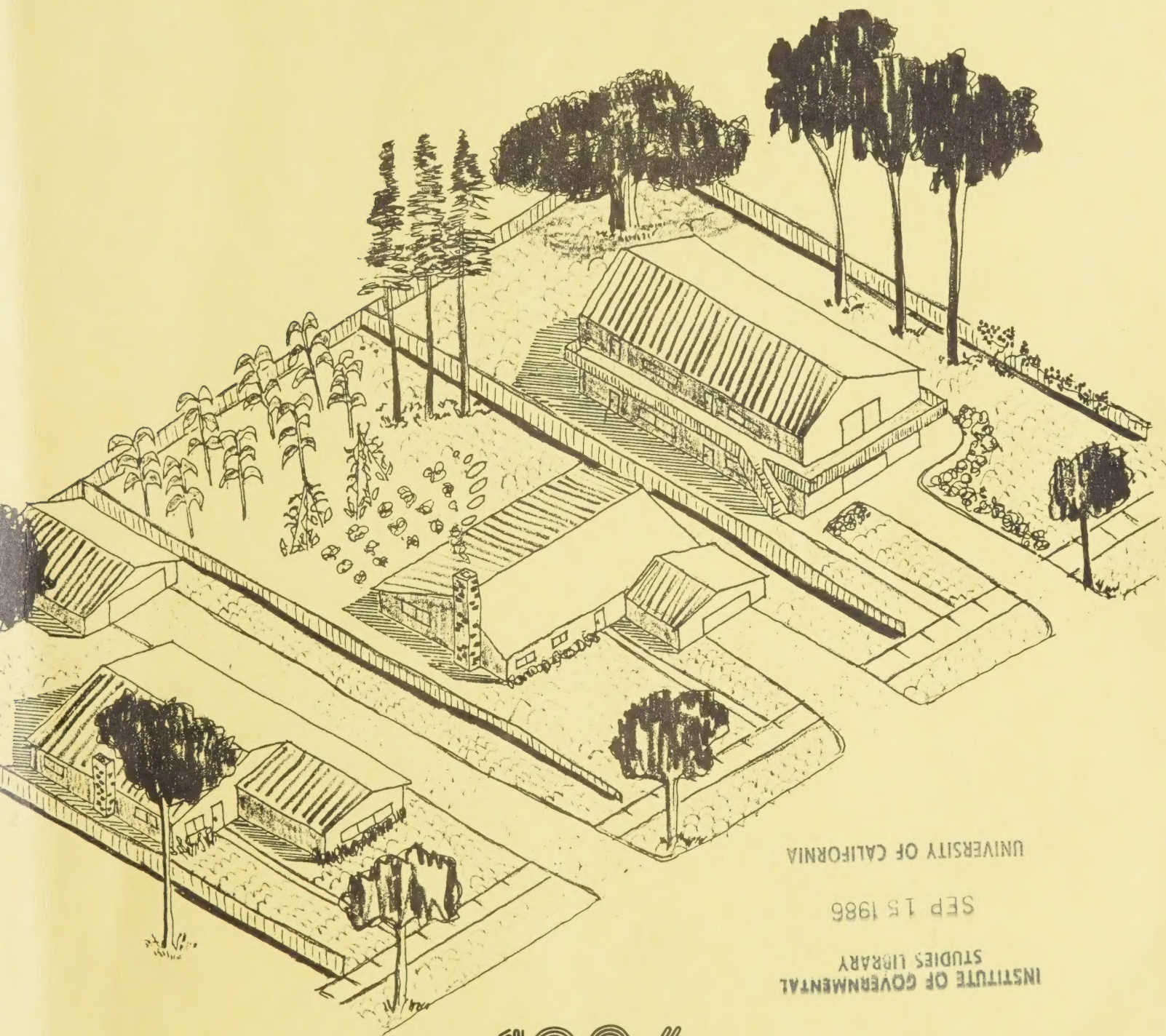


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CITY OF SAN PABLO



UNIVERSITY OF CALIFORNIA

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1984

HOUSING ELEMENT



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HOUSING ELEMENT

OF

CITY OF SAN PABLO GENERAL PLAN

UPDATED AND ADOPTED BY:

The San Pablo Housing Advisory Committee, April 12, 1984

The San Pablo Planning Commission, May 1, 1984

The San Pablo City Council, December 4, 1984

RESOLUTION NO. 84-146

RESOLUTION OF THE CITY COUNCIL OF THE CITY OF SAN PABLO, CALIFORNIA, ADOPTING THE 1984 CITY OF SAN PABLO HOUSING ELEMENT OF THE GENERAL PLAN.

WHEREAS, Section 65302 of the California Government Code directs cities and counties to prepare and adopt housing elements as a mandatory component of their general plans; and

WHEREAS, Article 10.6 of AB-2853, passed by the State of California Legislature on September 26, 1980, requires the revision and update of all city and county housing elements in accordance with the California Department of Housing and Community Development's guidelines; and

WHEREAS, on December 5, 1983, the City Council of the City of San Pablo authorized the preparation of the 1984 updated Housing Element of the General Plan; and

WHEREAS, the San Pablo Housing Advisory Committee met on numerous occasions to develop and prepare the 1984 Housing Element Background Report and Policy Document; and

WHEREAS, a series of public hearings on the draft Housing Element Background Report and Policy Document were held to solicit public comments relative to the drafts being submitted for State review; and

WHEREAS, the draft Housing Element Background Report and Policy Document were submitted for State review on June 4, 1984; and

WHEREAS, the State Housing and Community Development Department (HCD) has reviewed the drafts and have made recommendations to the City Council; and

WHEREAS, the City Council of the City of San Pablo has reviewed and considered the State Department of Housing and Community Development's (HCD) comments and has held a public hearing on this date to review the draft element and consider the State HCD's comments.

NOW, THEREFORE, BE IT AND IT IS HEREBY RESOLVED that the City Council of the City of San Pablo adopts the 1984 San Pablo Housing Element of the General Plan.

The foregoing Resolution was PASSED and ADOPTED by the City Council of the City of San Pablo at a regular meeting of said City Council held on this 3rd day of December 1984, by the following vote to wit:

AYES: Councilmembers: Koepke, Brown, Armstrong, Carmignani, Gomes
 NOES: Councilmembers: None
 ABSENT: Councilmembers: None

APPROVED:

Joseph Gomes
 Joseph Gomes, Mayor

ATTEST:

Michelle Bowie
 MICHELLE BOWIE, DEPUTY CITY CLERK

I hereby certify that the foregoing is a full, true and correct copy of Resolution No. 84-146

Michelle Bowie
 Deputy City Clerk

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INTRODUCTION

Housing, as the basic human need for shelter, is intimately related to most facets of community life. It is a major source and reason for local government revenue and expenditure. When aggregated into residential neighborhoods, housing forms the pivot around which the location and character of the community turns. Viewed from this perspective, everyone then has a stake in housing - some as consumers and taxpayers, others as producers, businessmen, and government officials. Sometimes, the interests of these respective groups converge; and sometimes they diverge. This diversity of interests, each clashing with the others, has often resulted in a significant number of inadequately housed residents of the community.

To confront the "housing problem", the State of California Government Code Section 65302(c) requires the addition of the housing element to the list of mandatory general plan elements of a locality. The housing element is to evaluate the housing needs of all economic segments of the community, and to develop a housing program which adequately provides for the identified needs. In addition, AB-2853, approved in September, 1980, spelled out in greater detail the required content of housing element, and among other things, required counties and cities to "plan for meeting their appropriate share of the regional demand for housing" as determined by the council of governments for the region.

A. OVERVIEW OF HOUSING IN SAN PABLO

Housing has long been a critical problem of San Pablo. The 1983 San Pablo Housing Element Background Report used the 1980 U. S. Census to analyze the housing problem of San Pablo from a multi-dimensional point of view. The physical dimension described the physical condition of the City's housing stock which included the factors of substandard housing, disbalance of housing units and family sizes, and the scarcity of vacant land. The environmental dimension described the environment or surroundings of San Pablo's neighborhoods. The financial dimension described the financial inability of many San Pablo households to purchase homes given their median household incomes and the increase of housing component costs such as land, labor, materials, and mortgage interest rates. Finally, the demographical/psychological dimension described the City's population profile as it relates to the City's existing housing and neighborhood conditions.

The analysis contained in the 1983 San Pablo Housing Element Background Report confirmed the fact that the City has a grave and acute housing problem. In response to this challenge, San Pablo began in 1978 a concerted drive to upgrade housing throughout the community. Borrowing from its successful experience in commercial redevelopment, the City embarked on a comprehensive and broad based housing program designed to revitalize its residential areas. The current City housing program is a two-pronged program designed to address its housing problem. The first program component, Housing Rehabilitation, utilizes revenue bonds financing, HCDA-CDBG, and other State and Federal funds to provide below-market and low interest housing rehabilitation loans, grants, subsidies and relocation/technical assistance. The second program component, New Construction Housing, utilizes SB-99 revenue bonds and land writedowns to provide lower and moderate cost housing and below market rate loans for purchase of newly constructed units.

B. PURPOSE

The purpose of this document, as well as other General Plan elements, is to serve as a policy document to guide local decision-making on housing issues. As a policy plan, the housing element is a process rather than a product, a "living" document predicated upon its being used as a tool in structuring local response to local housing needs.

C. PROCESS OF DEVELOPMENT

The first step towards developing this Housing Element was the preparation of a Housing Element Background Report designed to familiarize interested parties about the housing situation in San Pablo. Background data, which formed the basis of the report, made extensive use of the 1980 U. S. Census as well as population and household projections/trends to define San Pablo's housing needs and problems. A housing advisory committee, composed of representatives from various neighborhoods in the city was then appointed and charged by the City Council to revise and update the Housing Element in accordance with State guidelines and AB-2853. The San Pablo Housing Advisory Committee (SPHAC) then began a series of intensive meetings to review and modify the 1983 Housing Element Background Report, familiarized itself with various housing issues and alternative housing programs, then formulated housing goals, policies, action programs, and performance measures for recommendation to the City Planning Commission and City Council. The culmination of their long hours and hard efforts are contained herein.

D. RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS

A housing element cannot advocate plans and goals that are foreign to other general plan elements. A simple statement made in the form of an objective to be accomplished through the housing plan may well imply policy determination in other general plan elements. Housing implies people, and people require services; therefore, other general plan elements were reviewed during the preparation, research and development of this housing element. In addition, the broad-based composition of the SPHAC insured the coordination and consistency with other general plan elements. Among the more important elements reviewed for consistency and coordination were: Land Use, Redevelopment Plans, Housing and Community Development Plans, Beautification, Safety, and Historical Preservation Elements.

E. INTERGOVERNMENTAL COORDINATION

To the extent possible, this housing element was prepared and developed with an intergovernmental perspective in mind. Where appropriate and feasible, this housing element was prepared and developed in relationship with Contra Costa County and ABAG plans, and projections.

F. CONTENT AND FORMAT

The San Pablo Housing Element consists of two documents. The first, the 1983 San Pablo Housing Element Background Report serves as the supportive document detailing the data that defines the nature and scope of housing in San Pablo. This document (the second) is the 1984 San Pablo Housing Element policy document which specifies the legislative and administrative action to be taken or initiated by the City within the time frame of this element.

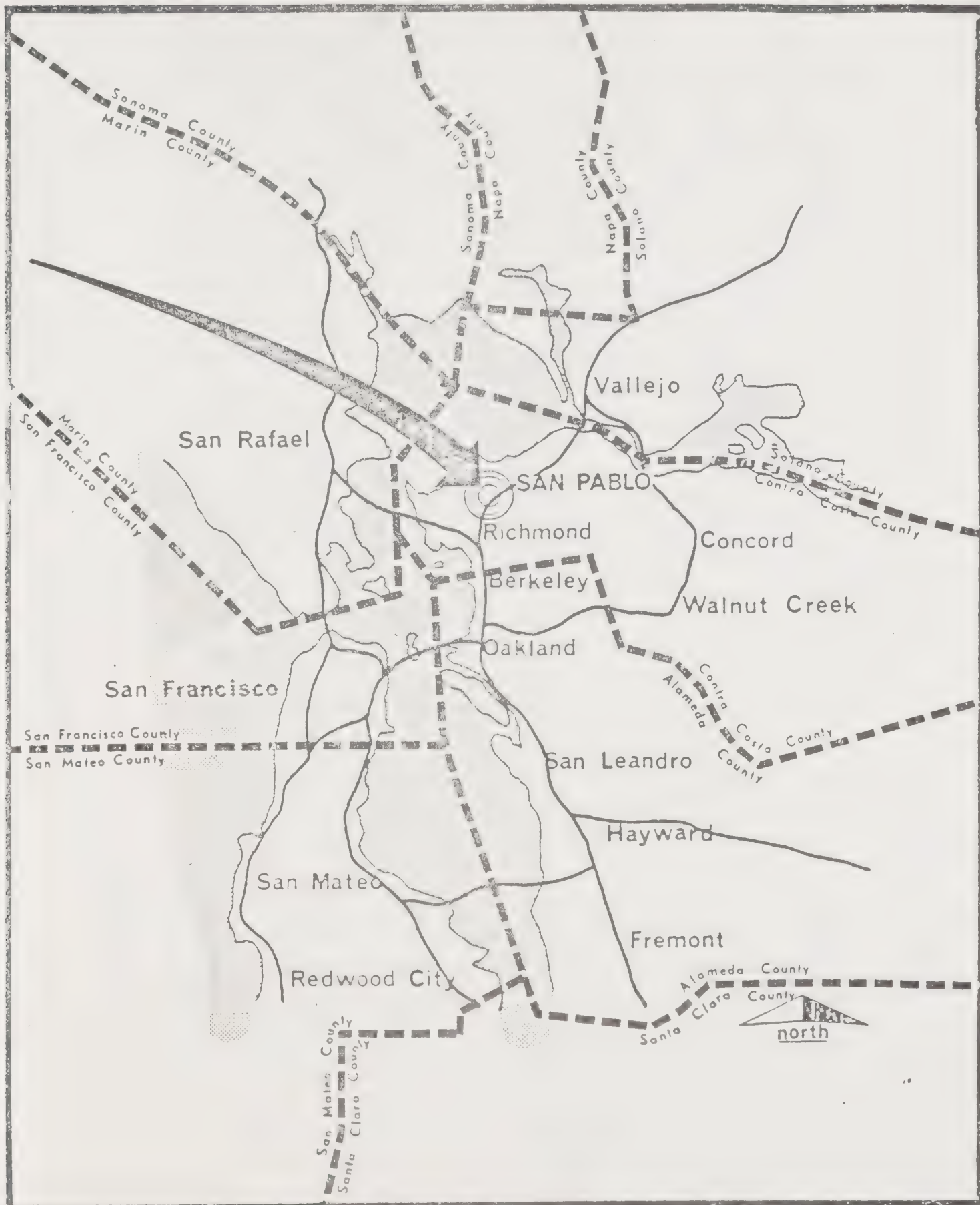
There are eight major components that make up this housing element policy document, each of which focus on the specific housing policy areas of: neighborhood and housing preservation, affordability and adequate provision of housing, housing accessibility, and provision of adequate sites for housing. These major components are:

1. GOAL: The 1984 San Pablo Housing Element reaffirms the goal of achieving a decent and affordable home in a satisfying environment for all San Pablo residents. This represents a summary of the community's aspirations and is an expression of an ultimate ideal to be achieved towards which total community efforts can be directed.
2. FINDING, ISSUES, AND OBSTACLES, CONSTRAINTS, NEEDS: These are statements which summarize the existing housing situation as defined by data documented in the 1983 Background Report and knowledge of the

citizenry, staff, and official bodies of the City. As such, they serve as a basis of need for goals, policies, and action programs of the 1984 Housing Element.

3. PRESENT SITUATION: These are brief descriptions of what the City is presently doing to address a specific housing problem and/or need.
4. SUB-GOALS: These are subgoals developed by the SPHAC. These represent goals for each of the major housing policy areas mentioned above.
5. OBJECTIVES: Within each policy area, there are objectives that define a specific target or point to be reached with or without a specific time period attached. As such, objectives are quantifiable targets against which progress can be measured.
6. POLICIES: These statements define the course of action to be followed by the City as it moved towards one or more of the targets defined by the goals and objectives. In general, there will be several policy statements for each objective which deal with different aspects and paths available for addressing the underlying concerns. Such statements are normally phrased with "shoulds" and "shalls" with regard to legislative and administrative actions by the City.
7. ACTION PROGRAMS: These consist of specific actions to be pursued by the City in implementing its policies and moving towards alleviation of the underlying issues or concerns. Such programs normally include a time limit for completion, as well as assignment of responsibility for carrying out the action.
8. PERFORMANCE MEASURES: These make up the set of criteria against which the implementation, effectiveness, and progress of specific action programs can be measured. They are to be used in the regular monitoring and evaluation of specific proposals recommended in this housing element.
- G. FEASIBILITY OF IMPLEMENTATION: Some of the recommended actions can be accomplished through existing City programs and staff while some would require development of new programs and/or hiring of new staff. Recommendations requiring any significant staffing or program additions will of course be dependent upon the City being able to secure funding sufficient to support any such additions. In many cases, the intent of the Policy and Action Program Statements is to study and recommend alternate ways for the City to reach its objectives including ways to finance the actions. In general the City will make a good faith and diligent effort to achieve these objectives in the most efficient and cost effective manner.

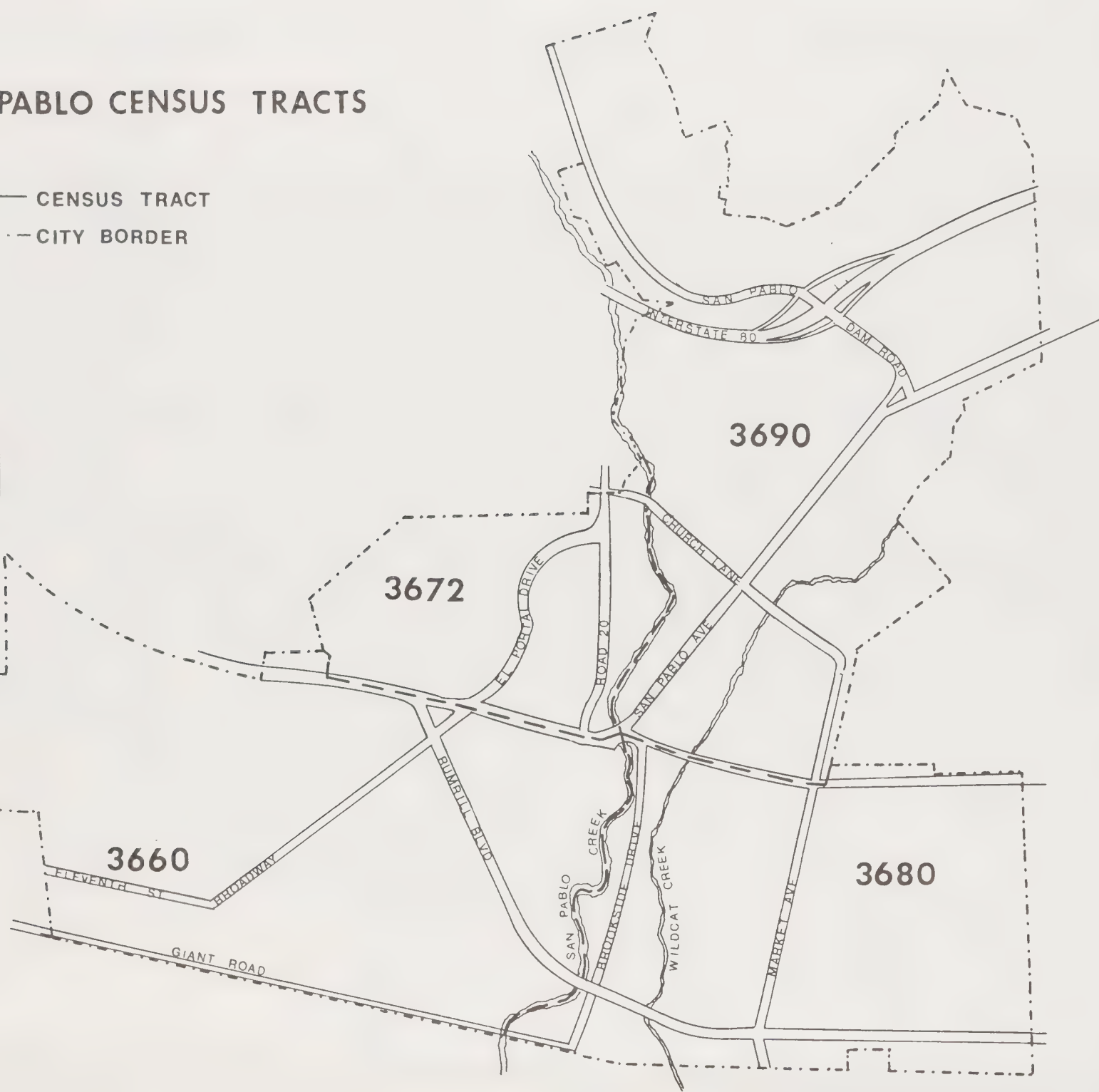
MAP 1



LOCATION of SAN PABLO

SAN PABLO CENSUS TRACTS

— — — CENSUS TRACT
- - - - - CITY BORDER



I. PRESERVING HOUSING AND NEIGHBORHOODS

A. Findings, Issues and Obstacles

1. The 1979 Housing Element Background Report noted that 32%, approximately 2,000 housing units, of San Pablo's housing stock were substandard. Though the 1980 U. S. Census did not provide a similarly extensive analysis of housing conditions, a proxy measure can be found in the percentage of units that lacked complete plumbing facilities, had inadequate kitchen and/or heating facilities, and the percentage of the housing stock built before 1939. City percentages for these indicators were 1.2%, 1.7%, 0.2% and 10.3% respectively, and represent considerably higher percentages compared to the rest of Contra Costa County.
2. Additionally, the 1979 Housing Element Background Report stated that there were 22% or approximately 1,300 "fair" housing units in need of rehabilitation.
3. Many of San Pablo's mobile homes are old, below current quality standards, and have long since surpassed their useful life. Moreover, many of the City's mobile home parks fail to provide a living environment which meet modern design criteria.
4. San Pablo's neighborhoods are also characterized by "environmental failures". Many front yards are poorly maintained, houses are drab in appearance, traffic is heavy, parking is a problem, house lots are small, and open space for children to play in is rare.
5. All of the factors mentioned above result in a citywide disincentive to invest in maintaining individual homes and contribute to a lack of social stability, confidence, and pride in one's neighborhood.

B. Constraints

1. Financial - Sixty-two percent (62%) of all San Pablo families are of low and moderate incomes, and 16.1% are below poverty. Of families having incomes below the poverty level, 38.1% are headed by females. Moreover, 2,468 or 31.1% of all City households suffer from housing overpayment. Simply put, a very large portion of City households cannot afford to rehabilitate or maintain their homes.

2. Demographical/Psychological - The elderly population of San Pablo have minimal financial and physical ability to maintain and rehabilitate their homes because of fixed incomes and greater worry over other matters such as health. In addition, San Pablo has a low social stability ratio. Homeowner-renter ratio and median length of residency are low. There is a lack of pride in one's neighborhood.
3. Governmental - Building and housing codes discourage rehabilitation if costs for compliance become too prohibitive. Furthermore, building and housing codes may have a negative and detrimental effect on rehabilitation because home improvements resulting from rehabilitation can increase a property's assessed value, thereby increasing property taxes.
4. The City's lack of tax revenues to finance service and facility infrastructure has also led to neighborhood deterioration and decline. The lack of amenities act as disincentives for property improvements and contributes to a general lack of pride in one's neighborhood.

C. Needs

1. Depending on what source is used, approximately 377 - 2,000 housing units in San Pablo need to be demolished, replaced, and/or substantially rehabilitated. In addition, 1,300 units found to be "fair" in 1970 are now 14 years older and in need of rehabilitation.
2. Given the overcrowded and substandard nature of many of its existing mobile homes and parks, mobile homes and parks in San Pablo need to be brought up to current standards of quality, density, and amenities.
3. The more than 3 out of 5 low and moderate income and nearly 1 out of 3 "overpaying" households in San Pablo are in dire need of financial assistance in housing.
4. There is a need for a concerted effort to address the physical blight in the City's neighborhoods. Beautification and clean-up drives on a neighborhood by neighborhood basis are needed to inspire, foster, and generate neighborhood pride and investment.

D. Present Situation

1. Housing Rehabilitation Program - San Pablo's housing rehabilitation program is financed by the proceeds from the sale of mortgage revenue bonds under the State of California SB-99 legislation and the Federal Community Development Block Grant Program (CDBG). The SB-99 legislation authorizes redevelopment agencies such as San Pablo's to issue tax exempt revenue bonds to finance residential rehabilitation while the Federal CDBG Program is the federal

government's primary vehicle of providing housing and community development assistance. At the present time, San Pablo, has a loan pool of \$2,793,000 available for substantial rehabilitation loans at 11% interest and at maximum amounts of \$158,068. In addition, the City has for the past several years been granted an average of approximately \$373,000 for staffing and loan funds from the Community Development Block Grant Program. The policy document governing the expenditure of the Block Grant Funds provides for a full range of subsidy programs which operate either in conjunction with conventional rehabilitation loans from the SB-99 bonds or can assist low income borrowers who cannot afford to repay a loan at 11% interest. Such assistance currently includes:

- a. Settlement Cost Grants: A maximum of \$4,000 is available to cover closing and interim financing costs for borrowers being processed under the Conventional Rehabilitation Loan Program, but do not have sufficient assets to close the loan.
- b. Deferred Loan: A maximum of \$20,000 is available for low income borrowers (families earning less than 75% of the median SMSA income) to provide work addressing housing code and some general property improvements.
- c. Reduced Interest Rate Loans: A maximum of up to \$50,000 at rates ranging from 4-11% is available to owner-occupants or investor-owned properties of properties up to four-plexes. Owner-occupants must be of moderate incomes (less than 120% of SMSA median income) and investors must agree to a rent regulation agreement.
- d. Emergency Grant: A maximum of \$2,000 for work intended to correct eminent hazards which pose a threat to the life or safety of the occupant; or to correct critical maintenance items while waiting for a larger loan to be processed under another program component.
- e. Relocation Assistance: Actual costs of temporary housing payments and moving expenses for a household which must move during part or all of the rehabilitation work, and staff assistance in finding such temporary housing.

- f. **Technical Assistance:** Evaluation of needed work, plans and specifications, and contract bidding are provided as a free service to low and moderate income borrowers.

One further component of the program, the State SB-966 3% deferred loan program, was heavily utilized by the City in tandem with its other rehabilitation loan programs. This versatile State program provided "gap financing" and increased the City's ability to provide affordable rehabilitation loans. The City made 20 loans in the amount of \$320,000 under this program. The City intends to again apply for loan commitments under this program if and when additional allocations become available.

Since the inception of the City's Residential Rehabilitation Loan Program, the City has received 370 loan applications through September of 1983. During this period, 123 emergency grants, rehabilitation, refinance and/or purchase rehabilitation loans with an aggregate dollar of \$3,848,970 representing 169 substantially rehabilitated units were provided by the City Housing Department.

2. Neighborhood Beautification and Clean-up Program - In 1981, the City started an annual Neighborhood Beautification and Clean-up Program consisting of a Residential Paint Rebate and Dumpster Programs. This highly successful program, funded through the City's Community Development Block Grant (\$42,000 for the past three years), has resulted in 160 painted homes and cleaner yards as well as garages.
3. Abatement Program - Recently, San Pablo has also started an abatement program. This program, funded by CDBG funds, is operated by the Building Division and should slowly but gradually play an important role in the City's efforts to upgrade its housing stock.
4. Public Works - San Pablo is markedly dependent upon Federal and State grants to finance public improvements. The City has received Federal FAU and CDBG Grants, and State grants for public improvements. Through the Community Development Block Grant program, the City has received \$767,000 for public improvements since 1978. The money went to finance sidewalk, street improvements, handicapped ramps and parks. Recently, the City also received \$150,000 under the Jobs Bill to partially finance the repair of Hillcrest Road, which experienced severe landslides in the winter of 1983.

SUB-GOALS

1. TO CONSERVE AND IMPROVE THE HOUSING STOCK IN THE CITY OF SAN PABLO.
2. TO CREATE BETTER AND MORE ATTRACTIVE NEIGHBORHOODS IN THE CITY OF SAN PABLO.
3. TO FOSTER, INSPIRE, AND GENERATE NEIGHBORHOOD PRIDE IN THE CITY OF SAN PABLO.
4. TO INSURE THE PRESERVATION OF HISTORICALLY SIGNIFICANT AREAS, HOMES, BUILDINGS IN THE CITY OF SAN PABLO.

OBJECTIVES

1. On an annual basis, the City will attempt to provide housing rehabilitation assistance to approximately 36 of its households in need of housing assistance.
2. On an annual basis, the City will attempt to demolish 1% of the City's most sub-standard housing units and replace them with suitable and affordable housing units.
3. The City will attempt to improve the environment of its neighborhoods, thereby generating neighborhood pride.
4. The City will continue to monitor the preservation of the cultural heritage of San Pablo.

POLICIES, ACTION PROGRAMS, AND
PERFORMANCE MEASURES

1. POLICY NO. I-A

THE CITY SHALL CONTINUE AND EXPAND ITS PRESENT HOUSING REHABILITATION PROGRAM PROVIDING LOW-INTEREST AND DEFERRED HOUSING REHABILITATION LOANS, SETTLEMENT COSTS AND EMERGENCY GRANTS, RELOCATION AND TECHNICAL ASSISTANCE.

ACTION PROGRAM

1. In its efforts to conserve its existing housing stock in the City, several sources of financial assistance will be pursued. Efforts will be made to combine federal funds from the Housing and Community Development Act of 1977, as amended, with tax-exempt bond financing, and other federal and state programs as well as private financial institutions to provide a coordinated program of financial assistance to all households in the City.

This program will build upon the existing Rehabilitation Program funded by the City's Housing and Community Development Grant Program, the State SB-966 program (if applicable), and proceeds from the 1982 SB-99 Mortgage Revenue Bond Issue. The level of service desired would be sufficient to produce direct financial assistance to at least 80 households per year in order to address the needs of the estimated 62% low and moderate income households needing housing rehabilitation assistance in the City. The approximate cost of this program would be \$1,220,000 per year for the financial assistance and administrative costs of the program. The administrative costs (approximately \$182,000/year) and a portion of the financial assistance costs (approximately \$200,000) would be funded by the City Community Development Block Grant Program. The remainder of the financial assistance would come from revenue bond proceeds (approximately \$2,793,000), as well as from State of California Programs, such as SB-966.

PERFORMANCE MEASURES

1. The housing rehabilitation program will be closely and regularly monitored and annually evaluated based upon the annual objective of providing assistance to 36 of the households in need of housing assistance. The administration of the program will be coordinated by the City's Housing Department, while monitoring and evaluation functions will be done by citizen representatives from the Housing Advisory Committee.

2. POLICY NO. I-B

THE CITY SHALL CONTINUE TO ACTIVELY SEEK TO IMPROVE THE CAPABILITY OF ITS RESIDENTS TO CONSERVE THEIR HOMES.

ACTION PROGRAM

1. The City will help support the creation and maintenance of homeowner and neighborhood associations.
2. The City will continually inform its residents about the timing, services and benefits of its housing rehabilitation program in order to ensure that personal inconveniences and sacrifices are minimized in the course of conserving and upgrading the housing stock.
3. The City will provide financial counseling to residents desiring to rehabilitate their homes. Such counseling may include:
 - a. Assistance in obtaining financing;
 - b. Referral to supportive services for conditions affecting the financial and physical abilities to rehabilitate, repair, and maintain homes.
4. The City will provide counseling on abatement and housing rehabilitation procedures. Such counseling may include:
 - a. Interpreting code requirements so the owner understands exactly what must be done;
 - b. Architectural consultation regarding structural work essential to the conservation program;
 - c. Help in drawing up specifications for the necessary work so that contractors bid on the same basis and the terms of the contract will be clear and enforceable;
 - d. Instruction on how to solicit bids in order to get the best terms;
 - e. Guidance in letting and enforcing contracts, including protections against unscrupulous business practices;

- f. Referral to consumer protection services whenever appropriate;
 - g. Advice to those who choose to make the repairs or improvements themselves;
 - h. Referral to health and social agencies in cases where physical, mental, or social problems either contributed to the sub-standard conditions or will impede their correction.
5. The City will explore ways to increase its own staff's and residents' capacity and capability for conserving and improving homes by:
- a. Working with Contra Costa College to assess the need for the development of adult and evening home repair classes.
 - b. Working with homeowner and neighborhood groups in developing home repair workshops.

PERFORMANCE MEASURES

The program will be monitored and evaluated by the following criteria:

- 1. Number of homeowner and neighborhood groups assisted.
- 2. Number of residents provided counseling services.
- 3. Number of classes and workshops conducted.

3. POLICY I-C

THE CITY SHALL CONTINUE TO SEEK TO IMPROVE AND EXPAND THE CAPACITY AND CAPABILITY OF ITS HOUSING STAFF.

ACTION PROGRAM

In order to expand the improve its capability and capacity to meet City housing objectives, the City housing staff will further its knowledge and experience regarding housing related matters. Towards this end, the City staff should:

- 1. Participate in housing-related workshops offered by various governmental agencies such as the County, ABAG, and U.C. Berkeley.
- 2. Encourage City housing staff to pursue and undergo advanced training and educational programs.

PERFORMANCE MEASURES

The program will be monitored and evaluated by the following criteria:

- 1. Number of workshops attended by City housing staff.
- 2. Improvements of the City's housing delivery services measured by the increase in loans processed, increase in the number of housing clients served.

4. POLICY NO. I-D

THE CITY SHALL CONTINUE TO TAKE MEASURES AND PROVIDE INCENTIVES FOR UPGRADING AND IMPROVING THE ENVIRONMENT OF ITS NEIGHBORHOODS.

ACTION PROGRAM

1. The City will attempt to complete, improve and provide public facilities in its neighborhoods.
2. In new housing construction, require developers to provide amenities relating to open space, playgrounds if appropriate, parking, and landscaping.
3. Encourage and support neighborhood clean-up and beautification drives.
4. The City will continue to provide rebates to residents who paint their homes under the Residential Paint Rebate Program. Funds for the rebate program will come from the CDBG funds of the City.
5. Improve and beautify all major focal points of the City which helps to depict the City's image.
6. Establish and maintain public facilities to standards of appearance and quality which will complement existing and future development.
7. Encourage architectural treatment of buildings and grounds in the tradition of San Pablo's early California heritage.
8. Preserve or re-establish the natural features and landmarks of the City.
9. Design and landscape as attractively as possible all City parkways, complementing the adjacent residential and commercial development.
10. Continue the abatement program for abandoned and dilapidated homes, as well as abandoned motor vehicles.

PERFORMANCE MEASURES

The program will be monitored and evaluated by the following criteria:

1. Improvement in the physical surroundings throughout the City neighborhoods.
2. Number of rebate program participants against total funds available.
3. Number and frequency of neighborhood clean-up drives.
4. Increase of City social stability ratio, such as increase in the median length of residency.
5. Increase in property values in the City.
6. Completion of public facility improvements.

5. POLICY NO. I-E

THE CITY SHALL CONTINUE TO IMPLEMENT ITS HISTORICAL PRESERVATION ELEMENT WHICH PROVIDES RECOMMENDED MANAGEMENT AND PROTECTION MEASURES TO HELP MITIGATE THE IMPACTS OF GROWTH AND DEVELOPMENT ON CULTURAL RESOURCES IN SAN PABLO.

ACTION PROGRAM

1. Develop a public awareness program to inform and educate City residents about San Pablo's cultural heritage.
2. Continue integrating the Historic Preservation Ordinance as part of the planning process.

PERFORMANCE MEASURES

The program will be monitored and evaluated by tracking the number of historically and architecturally significant sites and structures identified.

6. POLICY NO. I-F

THE CITY SHALL CONTINUE TO SEEK ADDITIONAL WAYS TO CREATE SAFER NEIGHBORHOODS.

ACTION PROGRAM

In its efforts to improve the environment of its neighborhoods, the City will also seek ways to make neighborhoods safer. Such measures that the City may undertake are:

1. Construct sidewalks where none currently exist.
2. Establish and include performance safety standards for door and window systems in the design review process, such as requirements of deadbolts and smoke detectors.
3. Include police review of building and development plans for major subdivisions.
4. Start crime and fire prevention educational campaigns.

PERFORMANCE MEASURES

Monitoring and evaluation criteria may include the following performance measures:

1. Decrease in neighborhood crimes such as burglaries.
2. Decrease in City fire insurance rates brought about by a decrease in fire incidents.

7. POLICY NO. I-G

TO MAXIMIZE ITS HOUSING CONSERVATION AND REHABILITATION EFFORTS, THE CITY WILL STUDY THE FEASIBILITY OF MANDATORY PRE-SALE AND PRE-LICENSING INSPECTION PROGRAMS.

ACTION PROGRAM

1. The City will explore the feasibility, including costs and benefits, of requiring resale houses to be inspected and brought up to appropriate code standards prior to change of ownership.
2. If found feasible, the City will develop a pre-sale inspection ordinance.
3. Now that the City Building Inspection Division has completed its survey of multiple rental units in accordance with SB-30, the City will investigate the feasibility, including costs and benefits, of requiring rental housing units to be inspected on a periodic basis and brought up to appropriate code as a condition to the issuance of a business license. If found feasible, the City will develop a pre-licensing inspection ordinance.

PERFORMANCE MEASURES

The program will be monitored by the following criteria:

1. Development of a feasibility analysis pertaining to pre-sale and pre-licensing inspection programs within one year of the housing element adoption.
2. Number of homes brought up to code resulting from such inspections.
3. Number of requests for voluntary "home surveys".

8. POLICY NO. I-H

THE CITY SHALL CONTINUE TO SUPPORT PUBLIC AND PRIVATE ENERGY CONSERVATION PROGRAMS.

ACTION PROGRAM

1. The City will encourage developers to include energy efficient features in their housing developments.
2. The City will investigate the merits of an energy conservation ordinance.
3. The City will hold energy conservation educational programs and fairs in the community.

PERFORMANCE MEASURES

Monitoring and evaluation criteria may include the following performance measures:

1. Number of households who agree to invest in energy conservation features.
2. Number of developers who agree to include energy conservation features in their developments.
3. Decrease in the City's total consumption of energy as measured by total kilowatt hours of electricity and total therms of gas.

9. POLICY NO. I-I

1. THE CITY SHALL SEEK WAYS TO UPGRADE ITS MOBILE HOMES AND PARKS.

ACTION PROGRAM

1. The City will encourage mobile home park owners to upgrade and improve their parks to current established standards, and may include them in the City's pre-licensing inspection program.
2. The City will study the possibility of instituting a use permit process which would phase-in, over a period of years, better density and amenity standards for mobile home parks.
3. The City will attempt to assist in reducing the numbers and density of existing parks through a program of assistance to current park owners and tenants in finding affordable housing alternatives.

PERFORMANCE MEASURES

The program will be monitored and evaluated by the following criteria:

1. The degree of upgrading and maintenance of mobile home parks.
2. The reduction in density of current mobile home parks.

II. PRESERVING AFFORDABILITY AND ADEQUATE PROVISION OF HOUSING

A. Findings, Issues and Obstacles

Providing decent and affordable housing for all economic segments and family types is increasingly becoming a very difficult goal for Bay Area communities to achieve. Given the economic and housing characteristics of San Pablo, coupled by the dramatic increase of housing costs, this goal is a doubly difficult, if not impossible, goal to attain. The following illustrates a summary of findings, issues, and obstacles as reported by the San Pablo Housing Element Background Report:

1. San Pablo's 1980 median household income of \$12,915 is the lowest in the Bay Area and among cities in Contra Costa County. It is 56.5% of the County median household income, and when adjusted for 1975-80 inflation rates, the City median income actually decreased by 8.6% while the County median income increased by 5.2%.
2. While City household purchasing power decreased by 14.8% during 1975-80, median home values and median rent for the same period increased by 65.6% and 39.5% respectively.
3. Although the dramatic increase of housing costs affects all households in San Pablo, the greatest impact is felt by those of low and moderate incomes. The 1980 U. S. Census reported that 62.6% (4,975) of all San Pablo households were of low and moderate incomes. Approximately 82% of the renter families in the City are of low and moderate incomes.
4. Housing overpayment is an important indicator of housing assistance needs. Based on Federal and State guidelines, renter households overpay for their housing needs if their rents exceed 30% of their incomes. Homeowners are said to be overpaying if their house payments exceed a third of their incomes. Based on these definitions, nearly one out of three households in the City are "overpaying". A further indication of the severity of the problem is that renters, who generally have lower incomes, comprise nearly 86% of the City's overpaying households.
5. As of August of 1983, the average median price of resale homes in San Pablo was \$78,486. With the required 10-20% (\$7,849-\$15,697) downpayment, and based upon current mortgage interest and property tax rates, the annual household income needed to qualify for such loans is \$20,069-\$34,140. Approximately 5.8% of San Pablo's households can afford to purchase the average house in the City.

6. There is a disbalance between available housing units and family size in the City, resulting in a high degree of housing overcrowding. According to the U. S. Census, there were 564 (7.1%) households living in overcrowded units, of which nearly three out five (333) are renters. Overcrowded homes generally are less healthy and less safe than uncrowded ones and also result in lack of off-street parking required to make for safer streets.

B. Constraints

1. Market Constraints - Direct and indirect costs for land, construction, financing, sales and marketing, upfront carrying costs, and energy have all dramatically risen in recent years. There is really little that San Pablo can do to counteract national forces that feed inflation.

A major market constraint that affects the costs and availability of housing is the scarcity and fragmentation of vacant land in the City. For this reason, San Pablo can offer virtually no vacant land for new single-family, detached unit development. Most future new housing development will have to be in the form of redeveloping areas of substandard units.

2. Governmental Constraints - Governmental regulatory practices in the form of local land use and development controls fees, services, processes, and Article 34, also affect the costs and availability of housing, especially for low and moderate income households. This is due to the fact that additional compliance and administrative costs required to meet regulations are often, if not always, shifted by the producers to consumers. However, it should be noted that development fees exacted by San Pablo are considerably less than those charged by other localities. Furthermore, many of these processes, procedures and legal constraints come from higher levels of government, with little flexibility given to local government.

C. Needs

1. There is a continuing need to balance the economic profile of City households.
2. Of the 4,975 low and moderate income families, 2,386 are suffering from one of the following conditions: overcrowding, substandard housing, and/or overpayment. These are the households that are in desperate need of housing assistance.
3. To house its projected future population, the City needs to construct 118 new housing units every year until the year 1990.

4. Since the City's current concentration of low and moderate income households exceeds the Bay Area percentage by nearly 25%, the City does not have any "fair share" needs to provide housing for non-residents. However, San Pablo needs to make a diligent effort to meet the housing needs of its existing non-market rate households.

D. Present Situation

San Pablo is following a two-pronged program to address its housing problems. Its comprehensive housing program has two components: housing rehabilitation and new housing construction. The first, housing rehabilitation program, has already been previously discussed. It offers low interest loans, grants, and technical assistance to make housing conservation and rehabilitation more affordable to City residents. The various components of the new housing construction program are discussed as follows.

1. Single Family New Housing Construction

The major financing mechanism used by San Pablo in its new housing construction program has been the SB-99 legislation. SB-99 allows redevelopment agencies, such as the Redevelopment Agency of the City of San Pablo (RASP), to issue mortgage revenue bonds in order to provide long-term, low-interest loans to finance residential construction in redevelopment areas. In addition to tax-exempt bond financing, new homes are further made affordable through the use of land writedowns/subsidies provided by CDBG and RASP tax increment funds. Since May, 1978, the City and RASP have issued \$104,615,000 in single family mortgage revenue bonds to provide below market rate (7.5% - 12.95%) permanent financing of newly constructed and rehabilitated homes in the City's project redevelopment areas. The sale of these bonds will add approximately 1,100 (13.2%) new and affordable units to the City's housing stock by 1985.

2. Multi-Family Rental Housing

San Pablo has also been quite successful in providing affordable and decent multi-family rental housing. In addition to the El Portal Gardens, a Section 8 elderly project built in 1978, the City has recently been successful in pursuing additional affordable and decent rental housing. The 44-unit Willow Square apartments, substantially rehabilitated utilizing private and public funds (including the Section 8 Mod-Rehab Program), and the 60-unit Rumrill Gardens Section 8 newly constructed apartments were both completed in late 1983.

Both complexes have 15-year leases under the Section 8 program and have provided a long-term boost to the City's supply of affordable and decent rental housing.

3. Condominium Conversion

As a result of Policy II-F in the 1979 San Pablo Housing Element, the City adopted a Condominium Conversion Ordinance in July, 1980. The adopted Ordinance is based on architectural criteria and is tied to a vacancy rate criteria which recognizes both the costs and benefits of conversions. One application was received and declined by the City Council in September, 1981, because of the negative impacts the conversion would create on the existing tenants as well as the City's supply of decent affordable rental housing.

4. Manufactured Homes and Secondary Units

A couple of recent actions by the City also adds to its capacity to build additional and affordable new houses. The Zoning Ordinance was amended in 1981 to allow manufactured homes in all residential areas that currently allow single family dwellings so long as it is installed on a permanent foundation and complies with various architectural and neighborhood compatibility standards. The Second Unit Ordinance, adopted in mid-1983, allows the creation of new secondary residential units on single family residentially zoned parcels conditioned upon compliance with certain standards relating to size, zoning and tenure.

SUB-GOALS

1. TO PROVIDE ALL PRESENT AND FUTURE SAN PABLO RESIDENTS WITH SUITABLE AND AFFORDABLE HOUSING.
2. TO PROVIDE A MIX OF HOUSING TYPES TO MEET THE NEEDS OF ALL ECONOMIC SEGMENTS AND FAMILY TYPES IN SAN PABLO.
3. TO BALANCE THE ECONOMIC MAKE-UP OF SAN PABLO HOUSEHOLDS.
4. TO MEET THE HOUSING NEEDS OF SAN PABLO'S LOW AND MODERATE INCOME HOUSEHOLDS.

OBJECTIVES

1. During the period 1980-90, the City will attempt to construct approximately 118 new housing units annually.
2. To alleviate overcrowding, the City will continue to attempt to provide larger housing units.
3. The City will continue to attempt and build more middle and upper-middle income housing units.

POLICIES, ACTION PROGRAMS, AND
PERFORMANCE MEASURES

I. POLICY NO. II-A

THE CITY SHALL CONTINUE IN ITS ENDEAVOR TO PROVIDE AFFORDABLE NEW HOUSING UNITS.

ACTION PROGRAM

In its efforts to provide affordable new housing units, the City will:

1. Through the Redevelopment Agency of San Pablo, continue and expand the Agency's SB-99 new housing construction program which provides low-interest homeownership loans;
2. Continue, as appropriate, to issue tax-exempt bonds to finance residential construction;
3. Continue to seek and monitor other private and/or public sources to finance affordable new housing construction;
4. Continue to seek additional ways to streamline the City's permit process in order to minimize time and processing delays;
5. Continue considering the utilization of alternative housing types such as modular or factory built housing, and cooperative and/or self-help housing;
6. Continue implementing the secondary unit and manufactured housing ordinances.

PERFORMANCE MEASURES

The program will be monitored and evaluated by the Citizens Advisory Committee using the following criteria:

1. Number of affordable new housing constructed;
2. Number of below-market interest rate homeownership loans provided;
3. The implementation of other financial mechanisms to finance new housing construction.
4. Decrease in processing time of housing developments.

2. POLICY NO. II-B

TO MAXIMIZE ITS EFFORTS TO PROVIDE AFFORDABLE HOUSING UNITS, THE CITY SHALL CONTINUE TO USE THE REDEVELOPMENT PROCESS, WHEN FEASIBLE, TO ASSEMBLE PARCELS OF LAND, WRITE-DOWN THE COSTS OF LAND, AND ASSIST IN THE DEVELOPMENT OF LOW AND MODERATE INCOME HOUSING.

ACTION PROGRAM

1. The City will continue to aggressively monitor and seek federal and state housing assistance programs, such as UDAG and CDBG, to writedown the costs of land.

2. The City will provide staff assistance to developers/sponsors interested in building lower cost housing. Such assistance will include assistance in utilizing federal and state programs for lower cost housing construction.

PERFORMANCE MEASURES

The program will be monitored and evaluated using the following criteria:

1. Amount of funding sources successfully pursued for use in land writedowns.
2. Extent of housing assistance given to developers.

3. POLICY NO. II-C

TO ATTRACT MIDDLE TO UPPER MIDDLE INCOME HOUSEHOLDS IN THE COMMUNITY, THE CITY WILL CONTINUE TO ENCOURAGE THE DEVELOPMENT OF HIGHER COST HOUSING.

ACTION PROGRAM

1. The City will encourage higher cost housing development through flexibility in the standards and processing of subdivisions.
2. The City will encourage higher income housing where appropriate through larger lot zoning and encouragement of designs with more amenities within the units.
3. The City will also continue to encourage the construction of larger units with 3 and 4 bedrooms.

PERFORMANCE MEASURES

1. Number of higher cost housing developments.
2. Number of large families (5+ persons) assisted through the program.

4. POLICY NO. II-D

THE CITY WILL CONTINUE TO FACILITATE AND ASSIST IN THE DEVELOPMENT OF LOW AND MODERATE INCOME HOUSING.

ACTION PROGRAM

1. The City will continue and expand its SB-99 new housing construction program providing low-interest homeownership loans.
2. The City will assist developers and sponsors of low and moderate income through:
 - a. Land writedowns;
 - b. Giving first priority to moderate income housing developments in the processing of applications;
 - c. Consider allocating CDBG funds for banking land for low and moderate income housing;

PERFORMANCE MEASURES

1. Increase in the number and demand for SB-99 loans.
2. Extent of assistance provided to developers of lower cost housing.

5. POLICY NO. II-E

THE CITY WILL CONTINUE AND EXPAND ITS PARTICIPATION IN THE SECTION 8 AND OTHER LEASE SUBSIDY PROGRAMS.

ACTION PROGRAM

1. The City will cooperate with the San Pablo and County Housing Authority to make full use of the Section 8 and/or other rental subsidy Programs in San Pablo.
2. The City will continue to support the Contra Costa County Housing Alliance and other organizations in providing information and counselling on the Federal Section 8 Program, other housing assistance, and tenant-landlord rights and responsibilities.

PERFORMANCE MEASURES

The program will be monitored and evaluated by the increase in the number of publicly assisted housing units in the City.

6. POLICY NO. II-F

TO ADDRESS THE ISSUES ASSOCIATED WITH THE CONVERSION OF EXISTING RENTAL UNITS, THE CITY SHALL CONTINUE TO IMPLEMENT THE CONDOMINIUM CONVERSION ORDINANCE BASED ON ARCHITECTURAL AND VACANCY RATE CRITERIA.

ACTION PROGRAM

1. The City will continue implementing the condominium conversion ordinance, adopted in 1980.

PERFORMANCE MEASURES

The performance measure to be used in monitoring and evaluation of this program is the successful implementation of the condominium conversion ordinance.

7. POLICY NO. II-G

THE CITY SHALL CONTINUE ITS ATTEMPTS TO PRESERVE AND UPGRADE ITS RENTAL HOUSING STOCK.

ACTION PROGRAM

1. The City will encourage and continue to provide low interest housing rehabilitation loans to owners of rental housing units.

2. The City will encourage and support renters associations and/or groups that work with rental unit(s) owners in the conservation and upgrading of rental housing units.
3. The City shall seek and monitor additional ways and incentives to assist rental unit(s) owners in the conservation and upgrading of their rental housing units.

PERFORMANCE MEASURES

Monitoring and evaluation criteria to be used may include the following:

1. Number of rental units conserved and upgraded utilizing the City's housing rehabilitation program.
2. Extent of staff assistance provided to renters associations and rental housing owners.

III. HOUSING ACCESSIBILITY

A. Findings, Issues and Obstacles

Federal and State laws prohibit housing discrimination based upon race, color, religion, sex, family size, marital status, national origin, and ancestry. The problems associated with housing discrimination and accessibility usually fall into two general areas: discrimination in the sale or rental of housing, and conflicts between landlords and tenants. The following data for San Pablo is provided by the Contra Costa Housing Alliance:

1. During the two-month period covering October - November, 1983, the Housing Alliance of Contra Costa County reported 43 information calls and handled 25 counselling cases for San Pablo. A major portion of information calls related to landlord-tenant disputes on deposits, evictions, rent increases, and repair matters. A majority of the types of counselling cases handled also related to the above concerns and included a few cases of discrimination against tenants with children.
2. These totals for San Pablo represented 41% of all information calls received and 43% of all counselling cases handled by the Housing Alliance countywide for that same period. This relatively high local share of disputes indicates a high degree of housing problems in San Pablo, including landlord-tenant problems and possibly discrimination against renters.
3. A further breakdown of the above-referenced San Pablo information calls and counselling cases shows that 26% of them involved blacks, 10% Spanish and 13% women.
4. Housing inaccessibility may also be viewed from a sociological perspective representing the denial of a basic human right to shelter. Such deprivation alienates and frustrates discriminated parties resulting in the "have-nots" venting their anger towards the "haves" through acts of violence and vandalism.

B. Constraints

The major constraint to overcoming discrimination is its identification and documentation. There is a general feeling that discrimination is subtle, and that the degree of housing discrimination is actually higher than has been reported.

C. Needs

1. There is a need to seek the reduction and elimination of all forms of discrimination in housing. Accordingly, safeguards are needed to provide against future housing discrimination.

D. Present Situation

At present, the City has an affirmative action plan that contains nondiscrimination clauses in the hiring of City personnel. In addition, the City's housing rehabilitation and housing new construction program rules and regulations both follow laws and procedures governing fair housing, including assurances to comply with Title VI of the 1964 Civil Rights Act, Title VIII of the 1968 Civil Right Act, and the State of California Fair Employment and Housing Act.

SUB-GOALS

1. TO ELIMINATE ALL FORMS OF HOUS-
ING DISCRIMINATION.

OBJECTIVES

1. On a continuing basis, the City will attempt to minimize conflict and disputes between landlords and tenants.
2. On an on-going basis, the City will work towards the elimination of all forms of housing discrimination.

POLICIES, ACTION PROGRAMS,
AND PERFORMANCE MEASURES

1. POLICY NO. III-A

THE CITY SHALL CONTINUE TO SUPPORT EFFORTS TO MINIMIZE AND ELIMINATE HOUSING DISCRIMINATION BASED ON RACE, COLOR, SEX, RELIGION, NATIONAL ORIGIN, AGE, MARITAL STATUS, AND AGAINST THE HANDICAPPED.

ACTION PROGRAM

1. The City will closely monitor cases of housing discrimination.
2. The City will continue work and cooperate with the Contra Costa Housing Alliance in monitoring cases pertaining to housing discrimination and landlord-tenant relations.
3. The City will continue providing necessary and appropriate support to groups and organizations, such as the Housing Alliance, that are working towards the elimination of housing discrimination.

PERFORMANCE MEASURES

1. Reduction in the number of complaints pertaining to discrimination in housing.
2. Reduction in the number of contacts pertaining to landlord-tenant disputes.

IV. PROVISION OF ADEQUATE SITES

A. Finding, Issues and Obstacles

State housing element law (AB-2853) requires that adequate sites for housing, including rental housing, factory-built housing and mobile homes, be identified and inventoried as part of a local housing element, including the establishment of standards and plans for the improvement of housing. Unfortunately, a major problem in providing new housing in San Pablo is the scarcity of vacant land in the City. As of 1983, approximately 68 acres of undeveloped land remains, only 20 acres of which are suitable for residential development. Most of the undeveloped land are located on unstable and steep slopes in the Hillside, Alvarado, and El Portal neighborhoods and are suitable for commercial development (as called for in the General Plan) or open space than for exclusively residential development. Moreover, the estimated 20 acres suitable for residential development are mostly located in fragmentary lots and easements that are too piecemeal for large scale development. Thus, San Pablo offers virtually no vacant land for further new large single family development. New housing units built in recent years have been of the in-fill nature. It is anticipated that most future housing development will follow this pattern of in-fill housing through the redevelopment of areas with existing substandard housing units.

B. Constraints

1. Land Costs - In addition to the problems posed by the scarcity of vacant land in San Pablo, there is the added constraint that relates to increasing land costs. Like every other locality in the Bay Area, land costs in San Pablo have increased to reflect its fixed supply.
2. Government Constraints - Government constraints to the provision of adequate sites primarily result from local land use and development controls. Government regulatory practices, particularly the General Plan and Zoning Ordinance, control the amount, size, type, character, and location of housing and therefore influence, and to some degree affect, housing costs.

A major barrier to the provision of adequate sites for low and moderate income housing development is Article XXXIV of the California State Constitution. It simply states that a local election (referendum approval) is necessary for any low rent housing project "developed, constructed, or acquired" in any manner by a public body.

C. Needs

1. Because it is engaged in extensive redevelopment, the City must comply with State Redevelopment law, Section 33334.2, calling for at least a 20% set aside of tax increment funds for the purpose of increasing and improving the City's supply of low and moderate income housing.
2. To meet the above-mentioned redevelopment requirements, the City may consider an Article XXXIV referendum.

D. Present Situation

At present, San Pablo has five on-going redevelopment projects covering approximately 80% of the City's total land area. Redevelopment Law states that whenever low and moderate income housing units are destroyed or removed from the housing stock as part of the redevelopment project, an equal number of replacement units must be rehabilitated, developed, or constructed within four years.

To meet this requirement, the Redevelopment Agency of the City of San Pablo has, through the anticipation of tax increment funds, subsidized land costs for most of the recent residential developments in the City. These land costs subsidy ranged from \$40,000 (Haviland Court) to \$890,000 (San Pablo Villas). In addition to subsidizing land costs, the Agency has also contributed funds to pay of issuance costs of several mortgage revenue bonds issued by the Agency since 1978.

E. Capacity and Potential for New Housing

Because of the scarcity of vacant land, San Pablo's capacity and ability to meet its new housing needs chiefly lies with the redevelopment process. Over the years, the Redevelopment Agency has actively been involved in land acquisition and assemblage to provide new housing and homeownership opportunities through the utilization of tax exempt mortgage revenue bonds. The City's Land Use Element, adopted on October 6, 1980, as well as its various Redevelopment Project Area plans, clearly recognizes this opportunity. A major objective of these plans is to consolidate commercial strip development where possible and upgrade marginal strip commercial uses, thus freeing some land for either medium (12-24 units/acre), high (24-42 units/acre), and/or commercial/high rise (up to 85 units/acre) uses. It is the intent of these efforts to provide maximum flexibility and incentive for new development to occur in areas that are vacant, blighted or under-utilized. This process and efforts have been extremely successful during the past couple years as evidenced by extensively new residential growth along San Pablo Avenue.

SUB-GOALS

1. TO PROVIDE ADEQUATE SITES
FOR HOUSING DEVELOPMENT,
ESPECIALLY FOR LOW AND
MODERATE INCOME HOUSE-
HOLDS.

OBJECTIVES

1. Within four years of the removal of low and moderate income housing units in its redevelopment areas, the City will provide the corresponding one to one replacement housing units.

POLICIES, ACTION PROGRAMS,
AND PERFORMANCE MEASURES

1. POLICY NO. IV-A

THE CITY SHALL CONTINUE SEEKING SITES FOR NEW LOW AND MODERATE INCOME HOUSING.

ACTION PROGRAM

1. The City will continue to inventory existing vacant, and scheduled to be cleared, land for low and moderate income housing.
2. The City will designate sites for low and moderate income housing based upon the following criteria:
 - a. Technical suitability for development or rehabilitation, i.e. terrain, slope, soils, zoning and relocation;
 - b. Potential to promote or increase racial and/or economic mix;
 - c. Neighborhood suitability, i.e. proximity to jobs, transportation, hospitals, shopping and other facilities;
 - d. Impact on the community, i.e. traffic, school capacity;
 - e. Financial feasibility;
 - f. HUD Site Selection Criteria with the emphasis being on providing adequate and suitable replacement housing in the City given the poor quality of much at the City's present low-cost housing.
3. The City will re-examine, analyze and when appropriate, amend its zoning ordinance and land use element to facilitate low and moderate income housing development.

PERFORMANCE MEASURES

The program will be monitored and evaluated using the following criteria:

1. The development of a redevelopment housing replacement plan.
2. The designation of particular sites for low and moderate income housing.
3. The amendment of the City zoning ordinance and land use elements as necessary.

V. PROGRAM IMPLEMENTATION

A. Financing the Program

The most important and crucial factor in achieving the goals and objectives of San Pablo's Housing Element is the degree of financial assistance the City receives and, consequently, brings to bear in its recommended housing action programs. How the money is raised, from what sources, and under what conditions largely determines program outcomes.

At the present time, San Pablo is utilizing tax-exempt bond financing that results in a two-pronged program to address the City's acute housing problem. In addition, the City is also markedly dependent upon Federal and State housing assistance programs such as the Community Development Block Grant (CDBG), Urban Development Action Grants (UDAG) and State SB-966 programs.

It is therefore recommended that the City follow a policy of continuing and expanding these programs while simultaneously pursuing other funding sources and/or programs. If and when feasible, the City should also commit City General Funds towards implementing the recommended housing action programs recommended in the Housing Element.

B. Monitoring and Evaluation

Officials and citizens alike are frequently frustrated in their attempts to determine how well local governments are serving the public. Complaints of poor service may be reported in the media or brought directly to the attention of City Hall. Success stories may come to light in a similar haphazard fashion. Typically, however, a comprehensive review of the effectiveness and efficiency of basic services is not available. Appropriate data are not collected and are improperly used for a regular check on whether local governments operations are providing what the public needs.

To address this problem, performance measures have been included for each specific policy and action program recommendation. These measures provide a yardstick which the City should use in assessing the efficiency and effectiveness of its housing program. A monitoring and evaluation

report shall be prepared annually to "fine" tune the element through the process of reviewing the successes and/or failures of the housing program.

C. Citizen Participation

The San Pablo Housing Element was prepared and developed by the San Pablo Housing Advisory Committee (SPHAC) consisting of representatives from various neighborhoods throughout the city. These concerned citizens worked long and hard in reviewing the 1983 Updated Housing Element Background Report, familiarizing themselves with various housing issues and housing alternative programs, and making policy and program recommendations to the San Pablo Planning Commission and City Council.

It is therefore recommended that this same group of concerned citizens be charged the responsibility of assisting the Housing Department of the City in monitoring and evaluating the City's Housing Program.

D. Review and Update

AB-2853 requires that local Housing Elements be annually reviewed and updated every five years. It is therefore recommended that the SPHAC hold meetings to annually review the Housing Element, and again act as the coordinating committee to update the Element in 1989.

U.C. BERKELEY LIBRARIES



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